

**Fig. 3**

**Description of the regarded risk/opportunity categories**

210

- Please indicate in the first column of the following list those risk/opportunity areas which belong to or which can usually occur within the regarded risk/opportunity category.
- In the second column please indicate the five risk/opportunity areas which are the most essential.
- Then please mark those risk/opportunity areas in the last column you have a responsibility for within the risk/opportunity management system.

220

**Financial Risks/Opportunities**

241

242

243

Possible  
risks/opportunities5 most essential  
risks/  
opportunities

Responsibility

Currency fluctuations—221

☐☐☐

Interest rate fluctuations—222

☐☐☐

Credit Management—223

☐☐☐Credit Risks toward  
lenders—224☐☐☐

Country Risks—225

☐☐☐

Interest Income—226

☐☐☐

Short term liquidity risks—227

☐☐☐

Long term liquidity risks—228

☐☐☐

- If there are other possible or essential risk/opportunity areas within the category please indicate:

Risk/Opportunity

Possible  
risks/opportunities5 most essential  
risks/opportunities

Responsibility

230

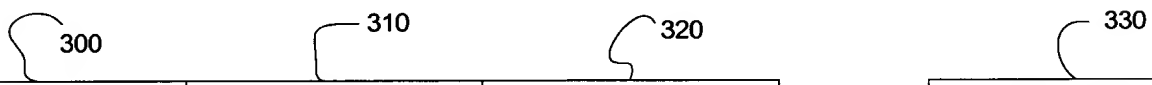
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Fig. 4

[illegible]

251 252 253

**Fig. 5**



**Fig. 6**

350

351	352	353	354	355	356	357
General Business risks/ opportunities	Operations management risks/opportunities	Financial risks/ opportunities	Information technology (IT) risks/ opportunities	Purchasing risks/ opportunities	Legal and compliance risks/ opportunities	Human resources risks/opportunities
<p>For example:</p> <ul style="list-style-type: none"> <li>• market cycle</li> <li>• competitor behaviour</li> <li>• technological innovation pressure</li> <li>• Merger and Acquisition activities</li> </ul>	<p>For example:</p> <ul style="list-style-type: none"> <li>• development-time to market</li> <li>• cycle time in manufacturing</li> <li>• manufacturing process stability</li> <li>• quality in development/ manufacturing</li> </ul>	<p>For example:</p> <ul style="list-style-type: none"> <li>• currency fluctuations</li> <li>• country risk</li> <li>• credit management</li> <li>• interest income</li> </ul>	<p>For example:</p> <ul style="list-style-type: none"> <li>• loss of use of IT</li> <li>• misuse of IT</li> <li>• IT development</li> <li>• IT implementation</li> </ul>	<p>For example:</p> <ul style="list-style-type: none"> <li>• dependency risks</li> <li>• supplier market place</li> <li>• purchase/ commodity price</li> <li>• purchasing logistics</li> </ul>	<p>For example:</p> <ul style="list-style-type: none"> <li>• product liability</li> <li>• contractual risks</li> <li>• environmental risk</li> <li>• intellectual property</li> <li>• competition law</li> </ul>	<p>For example:</p> <ul style="list-style-type: none"> <li>• recruiting of key personnel</li> <li>• labour market</li> <li>• reward system</li> <li>• co-operation/ leadership</li> </ul>

Fig. 7

687

